IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Charles COTTLE

Group Art Unit: TBA

Serial No.: TBA

Examiner: TBA

Filed: July 11, 2006

For: APPARATUS, METHOD AND SYSTEM FOR A VERSATILE FINANCIAL

MECHANISM AND TRANSACTION GENERATOR AND INTERFACE

PRELIMINARY AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 223 13-1450

Dear Sir,

Prior to examination to the instant application, Applicants respectfully request entry of the instant amendment.

Amendments to the Specification are included on page 2.

Amendments to the Claims are reflected in the listing of claims which begins on page 20 of this paper.

Remarks/Arguments begin on page 25 of this paper.